

In re:
Claudia A. Nesmith
Debtor

Case No. 22-13283-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 21, 2022

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2022:

Recip ID	Recipient Name and Address
db	Claudia A. Nesmith, 7000 N 12th St, Philadelphia, PA 19126-2101
14740958	PHH Mortgage, 3900 Capital Blvd, Lansing, MI 48906
14740954	+ Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14740956	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14740959	+ Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14740961	Trojan Professional Svcs, Attn: Bankruptcy, PO Box 1270, Los Alamitos, CA 90720-1270
14740962	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: ecf@ccpclaw.com	Dec 22 2022 00:31:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
aty	Email/Text: mail@cibiklaw.com	Dec 22 2022 00:31:00	MICHAEL I. ASSAD, Cibik Law, P.C., 1500 Walnut St, Ste 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Dec 22 2022 00:31:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Dec 22 2022 00:31:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpreregion03.ph.ecf@usdoj.gov	Dec 22 2022 00:31:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14740945	+ Email/Text: broman@amhfcu.org	Dec 22 2022 00:31:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
14740949	Email/Text: megan.harper@phila.gov	Dec 22 2022 00:31:00	City of Philadelphia Law Department, Municipal Services Building, 1401 John F Kennedy Blvd 5th Floor, Philadelphia, PA 19102-1640
14740947	EDI: CAPONEAUTO.COM	Dec 22 2022 05:29:00	Capital One Auto Finance, Attn: Bankruptcy 7933 Preston Rd, Plano, TX 75024-2302
14740946	EDI: AISACG.COM	Dec 22 2022 05:29:00	Capital One Auto Finance, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14740948	Email/Text: bankruptcy@philapark.org	Dec 22 2022 00:31:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14740950	+ EDI: WFNNB.COM	Dec 22 2022 05:29:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Dec 21, 2022

Form ID: 309I

Total Noticed: 27

14740951	Email/Text: electronicbkydocs@nelnet.net	Dec 22 2022 00:31:00	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, PO Box 82505, Lincoln, NE 68501-2505
14740952	Email/Text: EBN@edfinancial.com	Dec 22 2022 00:31:00	EdFinancial Services, Attn: Bankruptcy, PO Box 36008, Knoxville, TN 37930-6008
14740953	EDI: IRS.COM	Dec 22 2022 05:29:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14740957	Email/Text: blegal@phfa.org	Dec 22 2022 00:31:00	PHFA, Po Box 15206, Harrisburg, PA 17105-5206
14740955	EDI: PENNDEPTREV	Dec 22 2022 05:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14740955	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2022 00:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14740960	+ Email/Text: bankruptcy@philapark.org	Dec 22 2022 00:31:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-2895
14742178	EDI: Q3G.COM	Dec 22 2022 05:29:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14740963	^ MEBN	Dec 22 2022 00:27:30	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14740964	+ EDI: WFFC2	Dec 22 2022 05:29:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus MAC X2303-01A 3rd FL, Des Moines, IA 50328-0001

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2022 at the address(es) listed below:

Name	Email Address
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KENNETH E. WEST

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Dec 21, 2022

Form ID: 309I

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ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL A. CIBIK

on behalf of Debtor Claudia A. Nesmith mail@cibiklaw.com cibiklawpc@jubileebk.net

MICHAEL I. ASSAD

on behalf of Debtor Claudia A. Nesmith mail@cibiklaw.com cibiklawpc@jubileebk.net

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:			
Debtor 1:	Claudia A. Nesmith		Social Security number or ITIN: xxx-xx-3261
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 13 12/7/22
Case number:	22-13283-mdc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Claudia A. Nesmith	
2. All other names used in the last 8 years		
3. Address	7000 N 12th St Philadelphia, PA 19126-2101	
4. Debtor's attorney Name and address	MICHAEL I. ASSAD Cibik Law, P.C. 1500 Walnut St Ste 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: mail@cibiklaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 12/21/22

For more information, see page 2

Case number **22-13283-mdc**

The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details

Filing deadline: 6/5/23

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.